



Talk to ANZ to start saving now.

With so many benefits and discounts available, ANZ Breakfree is the smart way to start saving right away. Talk to an ANZ Mortgage Expert for a no-obligation consultation. They'll be happy to talk to you about the specific areas where you could be saving more, with ANZ Breakfree.

Customer Service

For ANZ Breakfree customer service please call the customer service phone line on 13 33 12.

Apply for ANZ Breakfree today.

It's easy to apply, and start taking advantage of the savings you'll enjoy with ANZ Breakfree.

- Visit any ANZ Branch.
- Call the ANZ Home Loan Hotline on 1800 035 500, 7 days a week, 8am to 11pm AEST.



ANZ Breakfree Package was awarded Premium Banking Package 2007 by the Financial Review (Smart Investor Blue Ribbon Awards)

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Insurance

ANZ Home Insurance, ANZ Landlord Insurance and ANZ Car Insurance are issued by CGU Insurance Limited, ABN 27 004 478 371 (CGU).

ANZ Health Insurance is issued by BUPA Australia Health Pty Ltd. ABN 50 003 098 655, a Registered Health Benefits organisation.

ANZ Mortgage Protection is issued by ING Life Limited ABN 33 009 657 176 (ING Life) and QBE Insurance (Australia) Limited ABN 78 003 191 035 (QBE). ING Life insures the Life benefit; QBE insures the Disability benefit. ING Life is a wholly owned subsidiary of ING Australia Limited, ABN 60 000 000 779 (INGA), which is jointly owned by ING Group and ANZ.

In arranging these insurances, ANZ is acting under an authority given to it by the insurers and in doing so is acting on behalf of the insurers and not as your agent. ANZ, INGA and their related corporations, including ING Bank (Australia) Limited ABN 24 000 893 292 (ING Bank), do not accept any liability for, or guarantee benefits in respect of these insurance products except that ING Life guarantees payment of any life benefits specifically provided for under ANZ Mortgage Protection.

Unless otherwise stated, discounts on ANZ Car Insurance premiums only apply to premiums above the minimum premium established by the insurer for that type of policy. The bonus one month offer for ANZ Home Insurance with Full Building replacement and Landlord Insurance is given at the end of the first 12 months.

Bank and government charges may be excluded in calculating the amount of premiums for the purposes of discounts.

ANZ Car Loans are provided by Esanda Finance Corporation Limited ABN 64 004 346 043, a wholly owned subsidiary of ANZ.

Other notices

ANZ Financial Planners are representatives of Australia and New Zealand Banking Group Limited ABN 11 005 357 522, the holder of an Australian Financial Services Licence.

Information in this brochure does not form part of the Terms and Conditions of any loans or other facilities. Certain benefits referred to in this brochure are not exclusively given to ANZ Breakfree Package customers. ANZ Breakfree Benefits are not available in conjunction with any other special offers or discounts.

www.anz.com



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ANZ Breakfree

Features and Benefits

The complete package for home buyers and residential property investors.



ANZ Breakfree is an award winning package that offers customers savings on home loans, residential investment loans and day-to-day banking accounts. As an ANZ Breakfree customer you will also have access to the ANZ Breakfree customer service line for your convenience.

Take advantage of savings and dedicated service, across a variety of ANZ products and services:

Save Money with interest rate discounts on a range of selected ANZ loans

Fee Waivers on various banking services and accounts

Earn Bonus Interest on an ANZ Progress Saver account

Get Discounts on ANZ Insurance premiums, like ANZ Home Insurance and ANZ Mortgage Protection

Save Even More Money with interest rate discounts on ANZ Margin Lending facilities, and

Enjoy Better Service with customised ANZ Breakfree customer assistance and support.

Key details and benefits*:

Package Fee: \$340 p.a.

To be eligible for the ANZ Breakfree Package, you will need the following:

- At least one ANZ Mortgage Lending account (and no more than five) with cumulative lending of \$150,000 or more
- An ANZ Eligible Credit Card Account[^]
- An ANZ transaction account – an ANZ Access Advantage, ANZ One account or ANZ Equity Manager facility.

* Please see the ANZ Breakfree 'Terms and Conditions' for further details and ANZ Breakfree benefit eligibility requirements. For lending and credit products ANZ's standard credit criteria applies.

[^] Rewards Program Services Fee will still apply on applicable credit card accounts.

Non-ANZ ATM fees still apply.

+ ANZ Offset accounts can only be linked to certain loan types, for full details please ask at any ANZ branch or call 1800 035 500, 7 days a week, 8am to 11pm EST.

[^] Only certain credit card types are eligible for ANZ Breakfree Package. Please see the ANZ Breakfree 'Terms and Conditions' for further details and eligibility requirements.

Benefits and Savings:

Insurance

- **13 months cover for the price of 12 months** in the first year of your insurance policy for ANZ Home Insurance with Full Building replacement and ANZ Landlord Insurance
- **10% off the premium** for ANZ Mortgage Protection
- **5% discount** in the first year of your policy for ANZ Car Insurance
- **Waiver of one month's premium** in your first year of joining ANZ Health Insurance plus 5% p.a. discount on ANZ Health Insurance premiums from the second year onwards (for new ANZ Health Insurance members only).

Investing

- **0.35% p.a. discount** off the standard variable rate for ANZ Margin Lending Regular Geared Savings Plan facilities greater than \$5,000
- **0.35% p.a. discount** off the standard variable rate for ANZ Margin Lending facilities greater than \$20,000
- **Receive a no obligation consultation with an ANZ Financial Planner.** To discuss your investing, superannuation and life insurance needs, call 1800 641 593, M-F, 8am-8pm EST.

Day-to-day banking

- **No Annual Account Fee** on an ANZ Eligible Credit Card[^]
- **Get immediate access to funds**, through your ANZ Eligible Credit Card – before you move in or renovate. You can use your ANZ Eligible Credit Card to begin purchasing items for your new home, or to start purchasing those materials for your renovation. The choice is yours.
- **No hidden or monthly account service fees[#]** on ANZ Access Advantage or ANZ One offset facility
- **100% mortgage offset** using an ANZ offset account such as ANZ One, with no monthly account fees⁺
- **No Credit Facility Fee** on an ANZ Assured facility of \$1,000, or an Equity Manager account
- **Special bonus interest rate** on your ANZ Progress Saver account – you can see our current rates at www.anz.com
- **Discounts** on telegraphic transfers and drafts sent overseas at ANZ branches.

Borrowing

Subject to the information set out below*, the following discounts apply:

- **0.50% p.a. discount** off Standard Variable Rate ANZ Home Loans, Residential Investment Loans, Home Equity Loans (no longer offered) and Equity Manager facilities with an individual value between \$150,000 and \$249,999 (as agreed with ANZ)
- **0.60% p.a. discount** off Standard Variable Rate ANZ Home Loans, Residential Investment Loans, Home Equity Loans (no longer offered) and Equity Manager facilities where you have individual or combined lending of \$250,000 or more (as agreed with ANZ)
- **0.70% p.a. discount** off Standard Variable Rate ANZ Home Loans and Residential Investment Loans with an individual value or combined value of \$700,000 or more (as agreed with ANZ)
- **No Loan Approval Fee** on your choice of up to five eligible ANZ Home Loans, Residential Investment Loans or Home Equity lending products
- **No monthly Loan Administration Charge** on ANZ Variable Rate Loans, ANZ Fixed Rate Loans, ANZ Money Saver Loans (no longer offered) or ANZ Easy Start Loans (no longer offered)
- **No Annual Credit Facility Fee** on an ANZ Equity Manager account
- **No monthly Credit Facility Fee** on ANZ Assured (\$1000 limit). ANZ Assured gives you a safety net on your ANZ transaction account.
- **Mortgage Renegotiation Fee will be waived** once per package per annum for eligible ANZ loan products
- **No Loan Approval Fee, no Loan Administration Charge and 0.50% p.a. interest rate discount** on an ANZ Variable Rate Personal Loan
- **No Establishment Fee** on an ANZ Car Loan.

*ANZ loan products ineligible for Interest Rate Discounts:

• ANZ Money Saver Home Loans (no longer offered) • ANZ Money Saver Residential Investment Loans (no longer offered) • ANZ Easy Start Home Loans (no longer offered) • ANZ Easy Start Residential Investment Loans (no longer offered) • ANZ Fixed Rate Home Loans • ANZ Fixed Rate Residential Investment Loans • All Lo Doc loans with a loan to value ratio greater than 60%.